

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Sheet 1 of 1	Application Number	09/975,457
	Filing Date	October 11, 2001
	First Named Inventor	Gordon T. Brown
	Art Unit	3629
	Examiner Name	Dennis William Ruhl
	Attorney Docket Number	47781-7

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
DR		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, November 1988, vol. 80, no. 12, pg. 34(5) (partial text).	

Examiner Signature		Date Considered	7/20/07
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08A (04-07)



PTO/SB/08B (04-07)  
Approved for use through 09/30/2007. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	09/975,457		
		Filing Date	October 11, 2001		
		First Named Inventor	Gordon T. Brown		
		Art Unit	3629		
Examiner Name	Dennis William Ruhl				
Sheet	1	of	3	Attorney Docket Number	47781-7

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<i>DR</i>		Open Financial Exchange (OFX) Specification 1.0, dated 2/14/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"Microsoft Online-Banking Strategy Gains Wide Industry Support", Microsoft Corporation press release, 5/8/1996, www.microsoft.com/presspass/press/1996/may96/hmbankpr.msp.	
		"Quicken User Manual: Version 1.01 for Windows", Intuit Inc., 1991.	
		"Quicken User's Guide: Version 6 for IBM and PC Compatibles", Intuit Inc., February 1993.	
		"Quicken User's Guide: Version 4 for Macintosh", Intuit Inc., May 1993.	
		"Quicken User's Guide: Version 7 for IBM and PC Compatibles", Intuit Inc., September 1993.	
		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	
<i>DR</i>		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.	

Examiner Signature	<i>[Signature]</i>	Date Considered	7/20/07
-----------------------	--------------------	--------------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  
1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.  
This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

2

of

3

**Complete if Known**

Application Number

09/975,457

Filing Date

October 11, 2001

First Named Inventor

Gordon T. Brown

Art Unit

3629

Examiner Name

Dennis William Ruhl

Attorney Docket Number

47781-7

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<i>DR</i>		Open Financial Exchange (OFX) Specification 1.0.1, 4/21/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"White Paper on Open Exchange (OE)", 9/16/1996, publication of Intuit Inc.	
		"Extensible Markup Language (XML): W3C Working Draft 14-Nov-96", World Wide Web Consortium, <a href="http://www.w3.org/TR/WD-xml-961114.html">http://www.w3.org/TR/WD-xml-961114.html</a> .	
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", John Wiley & Sons, Inc., 1989.	
		WILKINSON ET AL., "Accounting Information Systems: Essential Concepts and Applications", 3rd Ed., John Wiley & Sons, Inc., 1997.	
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", 2nd Ed., John Wiley & Sons, Inc., 1993.	
		ROMNEY ET AL., "Accounting Information Systems", 7th Ed., Addison-Wesley Publishing, 1997.	
		GELINAS ET AL., "Accounting Information Systems", 2nd Ed., South-Western College Publishing Co., 1993.	
		GELINAS ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing Co., 1996.	
<i>DR</i>		DAVIS ET AL., "Accounting Information Systems: A Cycle Approach", 3rd Ed., John Wiley & Sons, Inc., 1990.	

Examiner  
Signature

Date

Considered

7/20/07

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	09/975,457		
		Filing Date	October 11, 2001		
		First Named Inventor	Gordon T. Brown		
		Art Unit	3629		
		Examiner Name	Dennis William Ruhl		
Sheet	3	of	3	Attorney Docket Number	47781-7

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<i>MR</i>		NASH ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing, 1993.	
		BODNAR ET AL., "Accounting Information Systems", 5th Ed., Prentice-Hall, Inc., 1993.	
		CUSHING ET AL., "Accounting Information Systems and Business Organizations", 4th Ed., Addison-Wesley Publishing, 1987.	
		WILKINSON, "Accounting and Information Systems: Study Guide", 3rd Ed., John Wiley & Sons, Inc., 1991.	
		MADUEGBUNA, "A Critical Appraisal of the Continued Relevance of Bills of Exchange in an International Electronic Trade Environment", U. of Alberta, Master of Laws Thesis, 1992	
		ANTONIO, "The Usefulness of the 'Audit Trail' in Electronic Data Processing Systems", Univ. of Illinois, Ph.D. dissertation, 5/22/1967.	
		SMITH, "Transnational Banking Networks: A Telecommunications and Microcomputer Application for Small Offshore Operations", U.S. Int'l Univ., Ph.D. dissertation, 5/17/1982.	
		SUMMERS, "Accounting Information Systems", Houghton Mifflin Company, 1989.	
		LEITCH ET AL., "Accounting Information Systems Theory and Practice", 2nd Ed., Prentice-Hall, Inc., 1992.	
<i>MR</i>		ALTMAN, "CheckFree: A Viable Bill-Paying Alternative", PC Magazine, 1/16/1990.	

Examiner Signature	<i>[Signature]</i>	Date Considered	7/20/07
--------------------	--------------------	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.